

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF PENNSYLVANIA**

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**IN RE:
THOMAS F WOLFE
Debtor**

**THOMAS F WOLFE
Movant**

**CHAPTER 13
NO. 5-11-bk-05048**

vs.

**HSBC BANK NEVADA, N.A.,
Respondent**

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OBJECTION TO CLAIM NO. 13

NOW COMES the Debtor, **THOMAS F WOLFE**, by and through his attorney,
Vern S. Lazaroff, for his Objection to Claim #13 states as follows:

1. Debtor filed a Chapter 13 Bankruptcy Petition on or about July 20, 2011.
2. Creditor **HSBC BANK NEVADA, N.A.** filed Proof of Claim #13 with the Court on or about November 25, 2011 in the amount of \$1,298.87.
3. Debtor disputes that the above amount is owed to **HSBC BANK NEVADA, N.A.**.
4. **HSBC BANK NEVADA, N.A.** has not set forth any evidence that it is the true owner of the account in question nor that the account was assigned to it by any other creditor.
5. Federal Rule of Bankruptcy Procedure 3001(c) provides in pertinent part that when a proof of claim "is based on a writing, the original or a duplicate shall be filed with the proof of claim."

6. **HSBC BANK NEVADA, N.A.** has failed to set forth any writing, such as a transfer agreement, cardholder agreement, purchase receipts, or account billing statement, that serves as the basis for Proof of Claim #13.

7. Debtor respectfully requests that Claim #13 be disallowed.

WHEREFORE, it is respectfully requested that Claim #13 of **HSBC BANK NEVADA, N.A.** be disallowed and for such other and further relief as this Court deems just and proper.

Respectfully Submitted:

DATE: July 25, 2012

/s/ Vern S. Lazaroff
Vern S. Lazaroff, Esq.
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